ONE CENT DEPOSITS IN SCHOOL BANK TEACH THRIFT

More Than $2,000 Accumulated by Boys of the Mangin Junior High School on the Far East Side in Few Months—Pupils Learn Practical Banking Methods, Running Their Own Institution Outside of School Hours

FADS and fancies in the public schools have been decried by many educators, but there is one innovation that seems to be working with great success. Boys of the Mangin Junior High School, on the extreme East Side, are running a savings bank for themselves outside school hours, though in the school building. Thrift, banking methods and order are the lessons taught by the bank experiment. The following story by one of the teachers in the school tells of its effect.

WILLIAM H. KNIFFIN, JR., instructor on banking in New York University, in a recent article on financial topics says:

"There have always been and there will always be thrifty people who save money whether their income is large or small; and there has always been and will always be the spendthrift, who will save nothing no matter how great his earnings may be. The thrift folk are the bulwark of the nation, for it is their money that builds homes and public buildings. It is their money that finances the railroads and the great industrial undertakings. It was their money that financed the war.

"Through the medium of the bank they loan their savings, and when they stop saving the wheels of industry cease to move."

The necessity of thrift and of laying aside a certain amount of money daily or weekly has been brought home to the boys of the Mangin Junior High School more forcibly, perhaps, than to any other school in New York. Their wideawake principal, Dr. William A. Kottman, realizing that a nation of small capitalists never can succumb to socialism or bolshevism or to any kindred "ism," has so inspired his boys with the subject of saving that it has become one of the major features of the school.

One of the instructors, Joseph Grosfeld, is the general manager and, as the boys say, their "bank president." All of his spare time is devoted to the bank; he is at his post long before school hours in the morning and gives his free periods at lunch hour to it.

No school time is taken at all—the boys deposit before school opens in the morning and at noon.

Bank Opened in March Last. Deposits Already Exceed $2,200

The bank was opened on March 27, 1921, and is open for business every school day. Deposits from one cent up are taken. The funds deposited weekly are transferred to the Metropolitan Savings Bank, on Cooper Square, Manhattan.

The total amount deposited since the opening of the bank is $2,200, and 1,450 pupils have bank accounts—about two-thirds of the register of the school. The average number of deposits made daily is 150.

The aim of the bank is to have boys' accounts reach $5, when an account in the "big" bank may be opened for them, drawing the legal interest. During the last two months eighty-five such accounts have been opened. In each of these cases the boys are adding to their account. One boy, Abraham Stolman, of a 7B grade, reached the $100 mark last week. Several are close to him.

On the opening of school in September there were 875 active accounts; since that date the number has increased to 1,450.

Out of the total amount, $2,200, deposited since the opening last March $1,000 is on deposit in the school's name; $850 has been transferred to the individual boys' accounts, those who, having saved $5 in the school bank, secured a bank book in their own names from a regular bank, while only $350 has been withdrawn by pupils. The greater part of withdrawals were by boys who had been graduated from the school or by boys who were transferred to other schools.

The school bank is teaching thrift. Boys do not deposit their money one day only to take it out the next. They are taking to heart the slogan of the bank, "Thrift means intelligent and persistent saving."

The room set apart for the bank has the aspect of a real bank—paying and receiving teller windows, wall stands where boys fill out their deposit slips, partitions separating the clerks from the depositors, &c.

The bank is operated, with the exception of Joseph Grosfeld as manager, entirely by the boys of the commercial course. The work they are performing prepares them for the kind of work they expect to follow when they leave school.

Each boy is trained in each department of the bank, holding each job until he has become proficient in it, when the place is then assigned to another.

Profound Pride Is Shown By Pupils With Deposits

It is interesting to note the businesslike manner in which the different clerks act in their particular capacity and amusing to see the look of importance portrayed by the depositors as they look with pride at their entries in their books. The latter like to show their increasing accounts to their class teachers, who, of course, take a profound interest in their accounts.

The managers and clerks of the Mangin Junior High School are:

Dr. William A. Kottman, principal and founder of the bank.

Joseph Grosfeld, manager or president.

Clerks—Morris Adolph, Samuel Aspiss, Jacob Friedman, Morris Frimmer, Bernard Fishlowitz, Isidore Kleinfeld, Sidney Rosenbluth, Herman Rosenbaum, Nathan Seitelman, Morris Sechter, Isidore Schoenstein, Samuel Verter, Morris Wein, Adolph Weissman and Charles Flaster.

The little savings bank book makes a stronger appeal than alluring speculation promises, for the boys understand the former and trust it; other methods to invest and get rich in a hurry without hard work they do not.

While considering savings banks and school banks the following information may be interesting:

Upon hasty thought we would expect the savings banks to have been heavy losers during the last year, due to the prevailing depression, but just the opposite has been true.

The deposits in the 143 savings banks in New York State for the year ended July 1, 1921, were $971,114,000. The withdrawals were $815,187,000, a gain of $156,000,000, as against a gain of $137,000,000 for the year ended July 1, 1920, which was an exceptionally good one.

In the meantime the depositors have increased in number more than 84,000. New York, of course, leads the country in the number of savings bank depositors and the amount of deposits.

Here is the boys' bank in the Mangin Junior High School, Houston and Mangin streets, in full operation. The habit of saving is taught practically and even one cent deposits are accepted. Below are shown the bank officials at work on the accounts.

Making Long Island a Bird Haven

SUBURBAN communities frequently exhaust the list of adjectives in painting alluring pictures intended to snare the prospective home owner. They have even been known to exaggerate in promising advantages and privileges. But there is one place, not very far from New York city, which is giving homeseekers everything it promises. And among these are outdoor marble baths, all meals served free of charge, and a free home, any location, for the taking!

This desirable state of affairs exists in Forest Hills Gardens, Forest Hills, L. I. The only requirement, and this the community insists upon, is that the homeseeker shall be a bird—almost any kind will do, providing it is of the feathered variety.

For the last seven years, an organized effort has been directed toward attracting birds to this place. Through the local Audubon Society every householder has been made a trustee for the protection of birds, and as a result bird drinking fountains, bird baths, bird nesting houses, bird feeding stations are to be met with in all parts of the town.

Fifty pounds of grain has just been distributed among the public schools of Forest Hills, to be placed in the bird feeding stations on the school grounds by the children during the coming winter. There are a number of other feeding stations, located at various points in the Gardens most frequented by the feathered animals, which the society will keep well stocked until spring supplies other food.

In addition residents are encouraged to hang bits of suet on the trees. Christmas trees after doing their duty indoors are set up in the back yard, trimmed in suet for the birds. That the birds fully appreciate the interest taken in them is evident, for all summer long the community is alive with their presence. Many rare and unusual specimens may be found in this vicinity throughout the year. A great many birds of the type which usually migrates about this time remain much longer, sometimes during the entire winter, because of the protection offered them.

"Long Island is directly in the path of bird migration," according to Miss Mary E. Knevels, secretary of the Audubon Society. "A little thoughtfulness on the part of its residents and it could be made a veritable bird sanctuary."

Cooperating with the Forest Hills Audubon Society in the movement to create a "singing island" is the Bird Club of Long Island, founded by Theodore Roosevelt. Preliminary steps have already been taken to bring about a definite programme for making cemeteries, parks, country clubs and golf clubs of Long Island into a chain of bird reservations extending the length of the island.

In its efforts to enlist the aid of the entire community the Forest Hills Audubon Society sends out occasional bulletins dealing with the care of birds to all residents. A speaker is also sent to the local schools to interest the children in the movement, and twice annually a rousing mass meeting is called, at which a prominent speaker and bird lover stirs community enthusiasm into renewed activity for bird protection.

Girl Scouts have their part in the bird protection movement, too. Each lamppost in Forest Hills Gardens is fitted with a holder in which are posted bird bulletins. It is the duty of the Girl Scouts to keep the holders stocked with the latest number, so that all who pass may read the last minute news of bird circles.

Foreign Born Adults Find New York Evening Schools of Immense Benefit

AMONG the great army of foreign born who attend New York's night schools there are not only doctors, lawyers, teachers and editors but engineers, bankers and business men. One particular group of them banded themselves together under the name of Hungarian Intellectuals and went in a body to Evening School No. 27, in East Forty-second street, and announced that they had come to learn English and fit themselves to be American citizens.

And now every night the members of this group, more than seventy strong, crowd themselves into tiny seats occupied during the day by members of the infant classes. There is not one of them, man or woman, who is not the product of a European university. Many of them have the right to write "Ph. D." after their names. Yet here they sit, eager as little children, learning from youthful teachers who might blush at the thought of acting as instructors for such pupils.

But does Ignatz Kertess, for instance, principal for many years of one of the largest schools in Budapest, show anything but the highest regard and deference for his boyish faced teacher, no older than Prof. Kertess's own son and daughter, who sit with their father in the class? Prof. Kertess and every other member of the "Intellectuals" is pathetically grateful for the opportunity given them to learn the language and customs of the country to which they have fled for a haven.

All of these men and women were trained to intellectual pursuits, but have found their university degrees worse than useless in this strange country. Their education for the moment failing them, they try to fill the breach by taking what they can get in unskilled work, competing for jobs as manual laborers with men and women of greater brawn and trained muscles.

Moreover, employers do not want employees with university degrees. One of the men in the class related his experience thus:

"I went and applied for a job as porter. The boss said to me: 'You have been in this country only three months and speak English so well?' I thought this was a good sign and answered: 'Yes.' Then he said: 'I don't want you. You will stay only a little while and go. There's a new kind of greenhorn coming to this country now. You are not like the old ones.'

"So there you are. The laboring man who comes to this country is better off than we are."

Prof. Kertess, the man who was at the head of a school in Budapest, is a man of perhaps 45 years and gives every outward sign of breeding and refinement. His latest job was that of cigarmaker.

"But how did you know how to make cigars?" he was asked.

"I didn't," was the laconic reply.

The twinkle in his eye hinted that he appreciated that that might be the reason that just at present he has no job at all. When one talks with Prof. Kertess it is almost impossible to believe he came to America only four months ago and knew not a word of English when he came.

Hungarian Intellectuals Who Thirst to Know English

A young woman who was a teacher in Hungary and held the Ph. D. of a Hungarian university does embroidery now for one of the hat salons of Fifth avenue. Her husband, also a Ph. D., works as a laborer. They have two small children, and husband and wife go to school on alternate nights, as one has to stay with the children.

A youth who had finished his third year at a European university works ten hours a night over the ovens of a New York bakery. A man who held the position of engineering manager of a great plant in his native country is porter in a New York factory. He put away the excellent letters of recommendation with which he came to this country.

"They really kept me from getting work," he said. "Now my only credentials are these," and he flexed two strong arms.

The former secretary of a large bank in Budapest has had many adventures in the United States. He has been a porter and has done all sorts of menial odd jobs. But the work of which perhaps he is proudest is that he did as bus boy in a restaurant.

"The first tip I got I was all red in the face," said he, "but by the third time I got one I was peeping over to see how much it would be."

The physicians among the Intellectuals seem to get on most rapidly. A knowledge of diagnosis and medicine can be used readily with a limited knowledge of the language. And besides, there is always room for real doctors in any community. Most of the physicians have found work corresponding to the work they did in their own country and are in line to take their places among American physicians.

"One thing that all of us wish to express our appreciation of is the courtesy with which we have been treated in this country," said Dr. Bela Hajos Heksh. "It has been our experience that courtesy is much more general here than in Hungary; that while there are courteous people in Hungary, it is a sort of class distinction, while courtesy here is a characteristic of all classes."

The principal of the evening school where the Hungarian Intellectuals attend classes is Alexander S. Massel, who is also a member of the faculty of New York University. More than a thousand persons, young and old, have been enrolled at the evening school of which he has charge. All of these are there for the single purpose of learning to talk, read and write English. And one remarkable indication of changed conditions is that, whereas in former years as many as 40 per cent. of the night pupils were illiterate in that they could not read even their own language, now such illiterates are but 2 per cent.

At present the school is the chief meeting place of the Hungarian Intellectuals. They have no club rooms and are held together principally by the needs of the spirit, albeit those of the flesh are many. Dr. Nicholas Nash is their president, the vice-presidents are Dr. Heksh and Prof. Kertess, and their executive secretary is Simon Szeriyi, who was a newspaper editor and teacher of metaphysics in Budapest. Thus far the organization has not found it necessary to designate a treasurer.

Extent of Night Schools Will Surprise Investigator

The first night school in this country is dated 1730. Members of a Bible society gathered negro slaves together every evening on Staten Island and gave them instruction in reading. The Dutch made several attempts to found evening schools, but the effort which succeeded was made eighty-nine years ago.

The evening school system here has become a colossus since the first one, founded 1730. Whereas day schools are suffering here and there to-day from overcrowding, there is not an evening school in the city that isn't jammed to the blackboards. One room is reported to be accommodating no less than seventy-two. Fifty in a class is the average enrolment. In the elementary, high and trade schools conducted in the evening there is an enrolment of 130,000. Of this total the greater number is made up of foreigners, no less than 75,000 being registered in the elementary schools alone. These figures do not include the night colleges, continuation classes, conducted at night, workers' colleges or any of the largely attended free courses conducted by semi-public institutions.

A tour of the evening schools is a vivid and memorable experience. Here there are earnestness and diligence and desire to get ahead to an extraordinary degree. One encounters at the bottom of the scale illiteracy and unbelievable ignorance combined with dogged ambition to improve. Laborers, porters, dishwashers, freight handlers, servant girls, &c., come there evening after evening to learn the English language or perhaps the difficult art of adding or multiplying two and two. Now and then an American bobs up who through unfortunate circumstances never learned his "Rs."

There was one such case, a man of 40, who although born in New York had never learned to read or "figger." A friend read him the announcement of an evening school and he registered forthwith. When he entered, according to his own narrative, he added a column of three figures as follows:

245
123
134

4912

At the end of the term he was doing correctly long columns of figures, fractions, decimals, and had learned to read and write.

Here are a few of the cases which a rapid thumbing of the evening school files reveals. The motive is in most cases a passionate desire for learning nourished by years of lost opportunity combined with an ambition for advancement.

"My first position was as a helper in a shop," writes one student. "As I learned to speak a little English I left my old job and now am working in a wholesale cotton business. But as soon as I will be able to speak English very well I shall go into business for myself."

Another student writes: "I go to work at 8 o'clock in the morning and leave at 6 o'clock in the evening. When I get home, although I am very much fatigued, I attend night school, for I know that I will be very much handicapped in my success if I do not know English."

The following was written as a class composition and provides an insight into the life of some of the immigrants who come to these shores: "I came to America four weeks ago without a single friend or relative to greet me. I am all alone in this big city. I had nothing to eat, no place to sleep. Two rainy nights I slept on the bench in the park. In the morning a policeman woke me up with a club. I explained matters to him. He gave me 15 cents and helped me find a job as a dishwasher. I received only $5 a week. I bought a dictionary for $2 and was so happy. I went to evening school. I kept my job a week, and then no money, no food. I pawned the ring my mother gave me. I sold my clothes. Not one cent in my pocket. I read in the newspaper of a job in Brooklyn. The conductor asked me for fare. I told him to wait. A young lady sat near me, so I asked her to give me a nickel and she paid my fare. At last in Brooklyn. Another boy had come first. I walked back, roaming for five hours.

"But to-day I'm happy. I earn $10 a week. I have bought new books. I read. I learn English. I am free. No one or nothing to torture me. I go to the library. I have new friends. I am happy."

Foreign students are encouraged to become naturalized citizens, the evening schools going so far as to send representatives to the City Hall with the students who are taking out first or second papers. Balloting is taught, and the entire ritual of voting is gone through in the class room.

Girls and women of American birth bulk large in the attendance. They attend school to learn the various domestic arts. There are classes in millinery in which the girls make their own hats. In addition there are cooking and sewing classes of all sorts. Other subjects taught women are dietetics, embroidery, garment design, flower painting, home nursing, cooking and catering, flower and feather making, manicuring and shampooing, tailoring, pattern making, &c.

The other courses are all open to women, but those mentioned above are their exclusive province.